

**Notice of Allowability**

Application No.

09/629,735

Examiner

Ella Colbert

Applicant(s)

WALTER, JOANNE S.

Art Unit

3694

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 02 November 2007.
2. ☒ The allowed claim(s) is/are 19-38.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All   b) ☐ Some\*   c) ☐ None   of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |   |
|--|---|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 5. <input type="checkbox"/> Notice of Informal Patent Application   |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 6. <input checked="" type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date <u>1/22/08</u> . |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date _____    | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment   |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance                        |
|  | 9. <input type="checkbox"/> Other _____.  |

### **DETAILED ACTION**

1. Claims 19-38 are pending in this communication filed 11/02/07 entered as Appeal Brief. The Appeal Conference was held December 6, 2007 with the decision to Reopen Prosecution.

### ***PROSECUTION REOPENED***

2. In view of the notice of appeal filed on 11/02/07, PROSECUTION IS HEREBY REOPENED as set forth here below.

3. An Examiner's Amendment appears here below:

Claims 19, 21, 24-26 and 28 have been amended. Note: A bracket [ ] also indicates and amendment.

The Authorization for this amendment to the claims was given in a telephone interview with Applicant's Representative, Mr. James Wood. on January 17, 2008.

### **AMENDMENTS TO THE CLAIMS**

Claim 19. (currently amended) A method of operating an electronic banking terminal, comprising the steps of:

(a) [operating said terminal to] permitting deposit of funds into a banking account in response to entry of a first personal identification number (PIN number) PIN number into said terminal;

(b) operating said terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number;

(c) operating said terminal to permit user withdrawal of funds up to a first dollar amount

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limit from said banking account in response to entry of said first PIN number into said terminal; and

(d) operating said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit.

Claim 21. (currently Amended) The method of claim 19, further comprising the steps of:

(e) {operating said terminal to} permitting deposit of funds into said banking account in response to entry of a third PIN number into said terminal, said third PIN number being different than both said first PIN number and said second PIN number; and

(f) [operating said terminal to] prohibiting withdrawal of funds from said banking " account in response to entry of said third PIN number into said terminal.

Claim 24. (currently amended) The method of claim 23, further comprising the step of:

(e) [operating said currency acceptor so as to] permitting cash to be accepted by said currency acceptor for payment of an item for purchase.

Claim 25. (currently amended) The method of claim 24, wherein: said point-of-sale retail terminal further has a currency dispenser,

said step (c) includes the step of [operating] permitting said currency dispenser to dispense currency up to said first dollar amount limit, and

said step (d) includes the step of [operating] permitting said currency dispenser to dispense currency up to said second dollar amount limit.

Claim 26. (currently amended) The method of claim 25, further comprising the step of:

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(f) [operating] permitting said currency dispenser to provide change in response to cash being accepted by said currency acceptor for payment of said item for purchase.

Claim 28. (currently amended) The method of claim 27, further comprising the step of:

(g) [operating] permitting said touch screen monitor to enter an item code associated with said item for purchase into said terminal.

***Allowable Subject Matter***

4. Claims 19-38 are allowed.

5. The following is an examiner's statement of reasons for allowance:

Even though, the prior art teaches a method, an electronic terminal, and an automated teller machine with a PIN, the prior art of record fails to teach a method, an electronic terminal and an automated teller machine using two different PINs for a single account or two different users with two different account limits or two different account withdrawal limits, the prior art of record "Banks can take steps to guard against ID fraud" by Anonymous does not disclose a banking account with two different PINs for a single account or two different users with two different account limits or two different account withdrawal limits. For these reasons claims 19, 29, and 38 are deemed allowable over the prior art of record, and claims 20-28, and 30-37 are allowed by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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It appears that the instant invention is beyond the skill of one of ordinary skill in the art. Accordingly the invention would NOT have been obvious because one of ordinary skill could not have been expected to achieve it, NOR would they have been able to predict the results, and as such, they would have had no capability of expecting success.

### ***Conclusion***

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

"Banks can take steps to guard against ID fraud" by Anonymous, Texas Banking, no.02087471.

### ***Inquiries***


7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday, Wednesday, and Thursday, 5:30AM-3:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

January 22, 2008

  
ELLA COLBERT  
PRIMARY EXAMINER